

## REMARKS

### Summary of the Office Action

Claims 1-26 are pending.

Claims 1-6, 16, 17, 20 and 25 have been rejected under 35 U.S.C. § 102 (b) as anticipated by Talati et al. U.S. patent No. 45,903,878 (“Talati”). Further, claims 2 and 17 have been rejected under 35 U.S.C. § 103 (a) as obvious from Talati in view of the Examiner taking official notice of the art.

The Examiner finds allowable subject matter in claims 7-15, 18, 21, 22, 24, and 26, and states that these claims would be allowed if rewritten in suitable form.

### Applicants' Reply

Applicants appreciate Examiner's finding of allowable subject matter in claims 7-15, 18, 21, 22, 24, and 26. Applicants respectfully traverse the prior art rejections.

#### Allowable subject matter

Applicants have amended independent claims 6, 20, and 25 so that they now include the allowable subject matter of claims 7, 21, and 26, respectively. The latter claims 7, 21, and 26 have been Cancelled. Applicants respectfully submit that claims 6, 20, and 25 and their dependent claims 8-15 and 22-24 now are in condition for allowance.

#### The prior art rejections

Claims 1-5, 16-17 and 19 were rejected as anticipated by Talati.

Applicants have amended claims 1 and 16 to include with further clarification the features of claims 5 and 19 both which have been Cancelled. For clarification, “the link” previously recited in claims 5 and 19 is now recited in claims 1 and 16 as “a URL link comprising a recipient merchant site address.” No new matter is added. (See e.g., specification, page 10, lines 5-16). Applicants note according to their invention the user may use this URL link to access the recipient merchant's website.

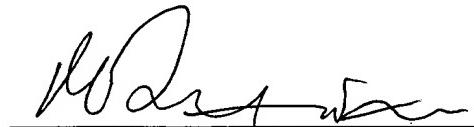
Applicants respectfully submit that at least this “URL link to a recipient merchant site” element of claims 1 and 16 is not shown, taught or suggested by Talati. Talati only describes using a conventional e-mail system as a traceable delivery system for recording transaction information. Talati's “transaction” e-mails contain conventional transaction

information. (See e.g., FIG. 15, and col. 8 line 16- col. 12 line 46). In particular, the paragraph of Talati cited by the Examiner (col. 8 line 62-col. 9 line 11) describes a conventional e-mail record 330, which includes conventional information such as the recipient's [e-mail] address, subject matter of the e-mail and delivery status of the e-mail. Talati's e-mail recording system does not include transmitting "a URL link to a merchant's website" to a user as required by claims 1 and 16. Therefore, claims 1 and 16 are patentable over Talati. Further, claims 2-4 and 17-18 that depend from claims 1 and 16, respectively, also are patentable for at least the same reasons.

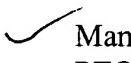
Conclusion

For the reasons set forth above, applicants request that the prior art rejections be withdrawn. Applicants respectfully submit that this application is now in condition for allowance. Reconsideration and prompt allowance of which are requested. If there are any remaining issues to be resolved, applicants request that the Examiner kindly contact the undersigned attorney by telephone in order to advance the prosecution of this case.

Respectfully submitted,



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